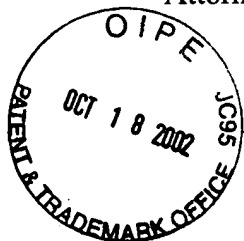


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Attorney Docket No.: 2097-024

PATENT APPLICATION



IN THE
UNITED STATES
PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application)
Applicant: Horowitz et al.)
Serial No.: 09/288,757)
Filed: April 8, 1999)
For: DENTAL INSURANCE)
ELIGIBILITY)
DETERMINATION AND)
UTILIZATION)
RECORDATION)
SYSTEM)
Examiner: Samuel G. Rimell)
Art Unit: 2175)

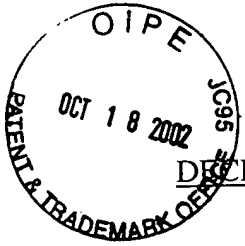
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OCT 25 2002

Technology Center 2100

DECLARATION OF DANNY L. BENTLEY

Applicant: Horowitz et al.
Serial No. 09/288,757



DECLARATION

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I, DANNY L. BENTLEY, hereby declare and make the following statements in support of the above-referenced application.

1. I am a Director of Investment Banking for A.G. Edwards & Sons, Inc. of St. Louis, Missouri working directly with the health insurance industry and have held that position since September 2000. Prior to that date I had a 20-year career with Protective Life Insurance Co. with my last position being Senior Vice President, Dental Division.. At that time, Protective was a company with over \$300 million in dental benefits premium revenue and over 3 million participants. In that position I was responsible for all aspects of dental benefits operations including both systems and operations. As part of my responsibilities, it was important for me to be aware of the capabilities of each of the dental benefit operational technology companies in this industry.

2. Based upon my work experience, one of the healthcare benefits service and technology companies I became familiar with was Affiliated Network Services, LLC ("ANS") of Chicago, Illinois and its proprietary system for providing real time patient, benefit eligibility and claim submission ("the System"). I have been familiar with ANS and its competitors since about 1999. I am told that the System of ANS is the subject of as pending patent application.

3. To the best of my knowledge, ANS was a pioneer, as compared to its competitors, such as: DentalXChange in providing real time patient eligibility and claim submission from a PC, without the need to download any software. It is my

understanding that since 1999, ANS has been a successful dental benefit operational technology company in the healthcare industry. I believe that the success of ANS is, to the best of my knowledge, due to the following attributes of the System:

- Providing a Real Time, two-way, on demand request for the current status of a member or subscriber ("Patient") in such a way that the information request is sent and, an immediate timely response is displayed, so that:
 - Patient Eligibility is provided regardless of whether: that Patient is assigned to that provider; the provider is a primary care provider or specialist; the provider is inside or outside of the provider network;
 - Patients can then "drop in" on new providers and still have Eligibility Information accessed in Real Time;
- Provider receives only the information it requested and needs about the Patients;
- Access is provided to the Eligibility information of multiple carriers;
- Real Time Eligibility requests and responses are provided *prior* to performing a procedure; and
- Access is provided from any location, and is machine independent, since any PC with Internet access may be used without the need to download any software;
- Data that is accurate as of the time that the request is made is provided; and,
- The ability to file a claim electronically in Real Time is provided.
- Providing such member and benefit verification and claim submission information in Real Time by using an architecture wherein a live query to the

ANS system by the Provider is responded to in Real Time via multiple databases containing the Patient information of multiple carriers and providing the requested information regarding the Patient.


5. Back in early 1999, to the best of my knowledge, except for ANS this was unheard of in the dental benefit operational technology business. To my knowledge, I am not aware of any other company in ANS' business, at that time, that had a system that would allow a provider to access various databases containing the patient eligibility and utilization information of particular patients so as to enable queries and responses about a dental patient in Real Time.

6. Based on my experience, I believe that it is these capabilities of the ANS system that have lead to its success since 1999. Since that time, the system has, to my knowledge generated a great deal of interest in ANS. ANS has also received substantial recognition in the industry over the years, since the System was first introduced.

7. I declare further that all statements made herein of my knowledge are true; that all statements made herein on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of this application or document and any registration resulting therefrom.

Dated: August 28, 2002

By:



Danny L. Bentley